

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

EVERETT L WOODS
DEBRA J WOODS
Debtor(s)

Case No. 09-40197

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/26/2009.
- 2) The plan was confirmed on 01/14/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/27/2012, 03/04/2013.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/29/2013.
- 5) The case was completed on 10/31/2014.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$107,053.00.
- 10) Amount of unsecured claims discharged without payment: \$43,553.93.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$43,410.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$43,410.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,400.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,071.29
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,471.29**

Attorney fees paid and disclosed by debtor: \$100.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK ONE/JPM CHASE	Unsecured	217.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	3,597.00	3,876.82	3,876.82	800.13	0.00
CENTRAL DUPAGE HOSPITAL	Unsecured	195.00	397.08	397.08	81.95	0.00
CHASE BANK USA	Unsecured	2,453.00	2,527.30	2,527.30	521.61	0.00
CREDIT UNION 1	Unsecured	207.00	NA	NA	0.00	0.00
CREDIT UNION 1	Unsecured	500.00	500.00	500.00	103.19	0.00
CREDIT UNION 1	Unsecured	500.00	NA	NA	0.00	0.00
CREDIT UNION 1	Secured	8,803.00	8,405.20	8,405.20	8,405.20	649.59
FIRST AMERICAN BANK	Secured	0.00	0.00	0.00	0.00	0.00
FIRST AMERICAN BANK	Secured	0.00	0.00	0.00	0.00	0.00
GEMB	Unsecured	1,071.00	NA	NA	0.00	0.00
HSBC	Unsecured	6,417.00	NA	NA	0.00	0.00
NATIONWIDE CASH	Unsecured	625.00	NA	NA	0.00	0.00
NATIONWIDE CREDIT & COLLECTIO	Unsecured	179.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,807.00	2,209.91	2,209.91	456.10	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	13,817.00	13,817.14	13,817.14	2,851.70	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,071.00	1,135.67	1,135.67	234.39	0.00
RUSH UNIVERSITY MED CENTER	Unsecured	784.00	1,008.22	1,008.22	208.09	0.00
SPRINGLEAF FINANCIAL SERVICES	Secured	3,937.00	3,088.15	3,088.15	3,088.15	178.80
TEHMING LIANG MD	Unsecured	248.00	NA	NA	0.00	0.00
TOYOTA MOTOR CREDIT CORP	Secured	12,627.00	12,626.39	12,626.39	12,626.39	1,060.59
UNITED COLLECTIONS	Unsecured	187.00	NA	NA	0.00	0.00
US BANK	Secured	6,494.00	6,493.92	6,493.92	6,493.92	0.00
US BANK	Secured	0.00	0.00	0.00	0.00	0.00
VANDA LLC	Unsecured	785.00	866.86	866.86	178.91	0.00
WASHINGTON MUTUAL CARD SVCS	Unsecured	13,000.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WILL COUNTY TREASURER	Secured	0.00	0.00	0.00	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$6,493.92	\$6,493.92	\$0.00
Debt Secured by Vehicle	\$24,119.74	\$24,119.74	\$1,888.98
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$30,613.66	\$30,613.66	\$1,888.98
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$26,339.00	\$5,436.07	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,471.29</u>
Disbursements to Creditors	<u>\$37,938.71</u>

TOTAL DISBURSEMENTS : **\$43,410.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/22/2015

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.